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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

B 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's	Tommy First name	Ivette First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Tully Last name and Suffix (Sr., Jr., II, III)	Tully Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	Tom Tully	
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1045	xxx-xx-0957

B 101 (Official Form 101)

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Debtor 1 Tommy Tully Debtor 2 Ivette Tully

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and	■ I have not used any business name or EINs.  Business name(s)	■ I have not used any business name or EINs.  Business name(s)		
	doing business as names	-	-		
		EINS	EINs		
5.	Where you live		If Debtor 2 lives at a different address:		
		212 S LaSalle St Aurora, IL 60505			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Kane County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Debi	tor 1 tor 2	Tommy Tully Ivette Tully			Document		Case number	(if known)	
Part	2:	Tell the Court About	our Bankı	ruptcy Ca	ise				
7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of								42(b) for Individuals Filing	for Bankruptcy
	choo	sing to file under	■ Chapt	er 7					
			☐ Chapt	er 11					
			☐ Chapt	er 12					
			☐ Chapt	er 13					
8.	How	you will pay the fee	abo ord	ut how yo	ou may pay. Typically, if y attorney is submitting yo	ou are paying the fee	e yourself, you ma	k's office in your local cou ay pay with cash, cashier' ney may pay with a credit	s check, or money
					y the fee in installments ee in Installments (Official		option, sign and a	ttach the Application for II	ndividuals to Pay
			☐ I re but that	quest that is not req applies t	at my fee be waived (You uired to, waive your fee, o your family size and yo	u may request this op and may do so only i u are unable to pay t	if your income is le the fee in installme	re filing for Chapter 7. By ess than 150% of the officents). If you choose this o	cial poverty line ption, you must fill
			Out	те Арріі	cation to mave the Chapt	# 7 Filling Fee walve	ed (Official Form 1	03B) and file it with your	petition.
9.		you filed for ruptcy within the	■ No.						
		B years?	☐ Yes.						
				District		When		Case number	
				District		When		Case number	
				District		When		Case number	
10.		any bankruptcy	■ No						
	filed not f you,	s pending or being by a spouse who is iling this case with or by a business ner, or by an ate?	☐ Yes.						
				Debtor				Relationship to you	
				District		When	<del></del>	Case number, if known _	
				Debtor				Relationship to you	
				District		When	C	Case number, if known	
11.		ou rent your	■ No.	Go to I	ine 12.				
	resid	lence?	☐ Yes.	Has yo	our landlord obtained an e	viction judgment aga	ainst you and do y	ou want to stay in your re	sidence?
					No. Go to line 12.				
					Yes. Fill out <i>Initial State</i> bankruptcy petition.	ment About an Evict	tion Judgment Aga	ainst You (Form 101A) and	d file it with this

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Debtor 1 Tommy Tully

Deb	otor 2 Ivette Tully				Case number (if known)	
					<del>-</del>	
Par	t 3: Report About Any Bu	sinesses	You Own	as a Sole Proprie	etor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of bus	usiness	
	A sole proprietorship is a					
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	tate & ZIP Code	
	it to this petition.		Check	the appropriate bo	box to describe your business:	
				Health Care Busin	siness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Rea	al Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	defined in 11 U.S.C. § 101(53A))	
				Commodity Broke	ker (as defined in 11 U.S.C. § 101(6))	
				None of the above	ve	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	s. If you in	dicate that you are ow statement, and	e court must know whether you are a small business debtor so that it can set approprie a small business debtor, you must attach your most recent balance sheet, statement defederal income tax return or if any of these documents do not exist, follow the procedure.	nt of
	For a definition of small	■ No.	I am n	ot filing under Cha	apter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	ling under Chapter	er 11, but I am NOT a small business debtor according to the definition in the Bankrup	tcy
		☐ Yes.	I am fi	ling under Chapter	er 11 and I am a small business debtor according to the definition in the Bankruptcy Co	ode.
Par	t 4: Report if You Own or	· Have Any	/ Hazardo	us Property or An	ny Property That Needs Immediate Attention	
14.	Do you own or have any property that poses or is	■ No.				
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is t	he hazard?		
	public health or safety? Or do you own any property that needs			iate attention is		
	immediate attention?		needed,	why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?		
	- ,				Number, Street, City, State & Zip Code	

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Debtor 1 Tommy Tully
Debtor 2 Ivette Tully

Debtor 2 Case number (if known)

### Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filled for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or

making rational decisions

about finances.

☐ **Disability.** My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

■ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debt Debt	, ,		Document	Case nu	mber (if known)
Part	6: Answer These Questi	ons for R	eporting Purposes		
16.	What kind of debts do you have?	16a.			defined in 11 U.S.C. § 101(8) as "incurred by an
		16b.	■ Yes. Go to line 17.  Are your debts primarily busine		
			money for a business or investme  No. Go to line 16c.	nt or through the operation of the	business or investment.
			☐ Yes. Go to line 17.		
		16c.	State the type of debts you owe th	nat are not consumer debts or bus	siness debts
	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.	
	Do you estimate that after any exempt property is excluded and	■ Yes.	expenses are paid that funds will be		property is excluded and administrative ured creditors?
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?		■ No □ Yes		
	How many Creditors do you estimate that you owe?	☐ 1-49 ■ 50-99 ☐ 100-1 ☐ 200-9	99	☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000
	How much do you estimate your assets to be worth?	□ \$100,	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
	How much do you estimate your liabilities to be?	<b>\$</b> 100,	50,000 001 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion
Part	7: Sign Below				
For y	you	I have ex	amined this petition, and I declare	under penalty of perjury that the in	nformation provided is true and correct.
					gible, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.
			rney represents me and I did not pa nt, I have obtained and read the noti		is not an attorney to help me fill out this ).
		•	relief in accordance with the chapter and making a false statement, conc		specified in this petition.  ney or property by fraud in connection with a
		bankrupt 1519, an	cy case can result in fines up to \$25 d 3571.		20 years, or both. 18 U.S.C. §§ 152, 1341,
		Tommy	my Tully Tully e of Debtor 1	/s/ Ivette Tull Ivette Tully Signature of De	
		Executed	December 2, 2015  MM / DD / YYYY		December 2, 2015 MM / DD / YYYY

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	T T	Document	Page 7 of 73	
Debtor 1 Debtor 2	Tommy Tully Ivette Tully		Cas	e number (if known)
	attorney, if you are ted by one		ted States Code, and have	e informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. §
•	not represented by ey, you do not need s page.		applies, certify that I have	no knowledge after an inquiry that the information
	. •	/s/ David Cutler	Date	December 2, 2015
		Signature of Attorney for Debtor		MM / DD / YYYY
		David Cutler		
		Printed name		
		Cutler & Associates, Ltd		
		Firm name		
		4131 Main Street		
		Skokie, IL 60076		
		Number, Street, City, State & ZIP Code		
		Contact phone <b>847-673-8600</b>	Email address	david@cutlerltd.com

Bar number & State

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	Docum	THE TAUC U UI TO	
mation to identify your	case:		
Tommy Tully			
First Name	Middle Name	Last Name	
Ivette Tully			
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	Tommy Tully First Name  Ivette Tully First Name	Tommy Tully First Name Middle Name  Ivette Tully  First Name Middle Name	Tommy Tully First Name Middle Name Last Name  Ivette Tully First Name Middle Name Last Name

☐ Check if this is an amended filing

### Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Copy line 55, Total real estate, from Schedule A/B	\$ \$ Your li Amoun \$	46,601.00  abilities It you owe  42,558.00
Copy line 63, Total of all property on Schedule A/B	\$\$	46,601.00  abilities It you owe  42,558.00
Summarize Your Liabilities  nedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  nedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	Your li Amoun \$	<b>abilities</b> It you owe <b>42,558.00</b>
nedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  nedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$\$	42,558.00 0.00
Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> nedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$\$	42,558.00 0.00
Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> nedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$	
Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F		
Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	220 054 00
		230,001.00
Your total liabilities	\$	281,409.00
Summarize Your Income and Expenses		
nedule I: Your Income (Official Form 106I) by your combined monthly income from line 12 of Schedule I	\$	4,446.33
nedule J: Your Expenses (Official Form 106J) by your monthly expenses from line 22c of Schedule J	\$	4,393.00
Answer These Questions for Administrative and Statistical Records		
e you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	our other so	chedules.
ָב בּ	Answer These Questions for Administrative and Statistical Records  you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you yes	y your monthly expenses from line 22c of Schedule J

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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	Tommy Tully		•	
Debtor 2	Ivette Tully		Case number (if known)	

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

7,074.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tot	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	201,932.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	201,932.00

Case 15-41027 Doc 1 Filed 12/02/15 Entered 12/02/15 22:17:44 Desc Main Document Page 10 of 73 Fill in this information to identify your case and this filing: Debtor 1 **Tommy Tully** Middle Name Last Name First Name Debtor 2 Ivette Tully (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put **Toyota** Who has an interest in the property? Check one. 3.1 Make: the amount of any secured claims on Schedule D: **Tundra** Debtor 1 only Creditors Who Have Claims Secured by Property. 2012 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: ■ Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another 2012 Toyota Tundra \$20,000.00 \$20,000,00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put **Toyota** Who has an interest in the property? Check one. 3.2 Make: the amount of any secured claims on Schedule D: Sienna Model: Debtor 1 only Creditors Who Have Claims Secured by Property. Year: 2012 Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only portion you own? entire property? Other information: ☐ At least one of the debtors and another 2012 Toyota Sienna \$16,000.00 \$16,000,00 ☐ Check if this is community property

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

(see instructions)

■ No

☐ Yes

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#### 13. Non-farm animals

Examples: Dogs, cats, birds, horses

■ No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

Case 15-41027 Doc 1 Filed 12/02/15 Entered 12/02/15 22:17:44 Desc Main Document Page 12 of 73 Debtor 1 **Tommy Tully** Debtor 2 Ivette Tully Case number (if known) ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,700.00 for Part 3. Write that number here ...... Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Checking - Chase Bank \$500.00 17 1 Savings Chase \$1.00 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others □ No Institution name or individual: Yes. .....

Official Form 106A/B

Schedule A/B: Property

Security deposit with landlord

\$1,400.00

Case 15-41027 Doc 1 Filed 12/02/15 Entered 12/02/15 22:17:44 Desc Main Document Page 13 of 73 Debtor 1 **Tommy Tully** Debtor 2 Ivette Tully Case number (if known) 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Issuer name and description. □ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ☐ No ■ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... Anticipated tax refund 2015 \$6,000.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: value: Term life through employer \$0.00 32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

☐ Yes. Give specific information...

Entered 12/02/15 22:17:44 Case 15-41027 Doc 1 Filed 12/02/15 Desc Main Page 14 of 73 Document Debtor 1 **Tommy Tully** Debtor 2 **Ivette Tully** Case number (if known) 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$7.901.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$36,000.00 57. Part 3: Total personal and household items, line 15 \$2,700.00 58. Part 4: Total financial assets, line 36 \$7,901.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00

Official Form 106A/B Schedule A/B: Property page 5

\$46,601.00

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$46,601.00

\$46,601.00

Copy personal property total

Case 15-41027 Doc 1 Filed 12/02/15 Entered 12/02/15 22:17:44 Desc Main

		Docume	IL TAUC 13 OF 73	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tommy Tully			
	First Name	Middle Name	Last Name	
Debtor 2	Ivette Tully			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	unt of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
2012 Toyota Sienna 2012 Toyota Sienna	\$16,000.00		\$723.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
Personal possessions in home at liquidation value	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Books and pictures Line from Schedule A/B: 8.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
Zino nom concedent 702. Con			100% of fair market value, up to any applicable statutory limit	
Personal clothing Line from Schedule A/B: 11.1	\$800.00		\$800.00	735 ILCS 5/12-1001(a)
Zino nom concedero 702.			100% of fair market value, up to any applicable statutory limit	
Miscellaneous items of jewelry Line from Schedule A/B: 12.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line from Generale PVB. 12.1			100% of fair market value, up to any applicable statutory limit	

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Debtor 2 Ivette Tully Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Checking - Chase Bank** 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Savings Chase** 735 ILCS 5/12-1001(b) \$1.00 \$1.00 Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit Security deposit with landlord 735 ILCS 5/12-1001(b) \$1,400.00 \$1,400.00 Line from Schedule A/B: 22.1 100% of fair market value, up to any applicable statutory limit Anticipated tax refund 2015 735 ILCS 5/12-1001(g)(1) \$6,000.00 \$5,000.00 Line from Schedule A/B: 28.1 100% of fair market value, up to any applicable statutory limit Term life through employer 215 ILCS 5/238 \$0.00 \$0.00 Line from Schedule A/B: 31.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Debtor 1

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			Document F	Page 17	of 73		
Filli	in this inform	ation to identify you					
Deb	tor 1	Tommy Tully					
		First Name	Middle Name La	ast Name			
	tor 2	Ivette Tully	Middle Norse	ant Name			
(Spou	use if, filing)	First Name	Middle Name La	ast Name			
Unit	ed States Ban	kruptcy Court for the	NORTHERN DISTRICT OF ILLING	OIS			
Cas	e number						
(if kno						☐ Check	if this is an
						ameno	led filing
Off:	icial Earm	106D					
	icial Form						
SC	nedule l	D: Creditors	Who Have Claims Se	<u>cureo :</u>	by Property	<u>y                                    </u>	12/15
			f two married people are filing together, be number the entries, and attach it to this f				
know			,			<b>,</b>	
i. Do	any creditors h	ave claims secured by	your property?				
	☐ No. Check	this box and submit t	his form to the court with your other so	hedules. Y	ou have nothing else	to report on this form.	
ı	Yes. Fill in	all of the information	below.				
Part	1: List All	Secured Claims					
			nore than one secured claim, list the creditor			Column B	Column C
			articular claim, list the other creditors in Part er according to the creditor's name.	2. As much	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
uo p			o. according to the creation of harmon		value of collateral.	claim	If any
2.1	Capital On	e Auto	Describe the property that secures the o	:laim:	\$15,277.00	\$16,000.00	\$0.00
	Creditor's Name		2012 Toyota Sienna	1			
			2012 Toyota Sienna				
	7000 D	D.I	As of the date you file, the claim is: Chec	 :k all that			
	7933 Prest Plano, TX 7		apply.				
		City, State & Zip Code	☐ Contingent☐ Unliquidated				
			☐ Disputed				
Who	owes the deb	t? Check one.	Nature of lien. Check all that apply.				
	ebtor 1 only		☐ An agreement you made (such as mort	gage or secu	ıred		
	ebtor 2 only		car loan)				
	Debtor 1 and Deb	•	Statutory lien (such as tax lien, mechan	ic's lien)			
_		e debtors and another	☐ Judgment lien from a lawsuit				
	Check if this clai community deb		Other (including a right to offset)				
	•						
		Opened 7/01/15					
		Last Active					
Date	debt was incur	red 9/19/15	Last 4 digits of account number	1001			
2.2	Tovota Mo	tor Credit Co	Describe the property that secures the o	:laim:	\$27,281.00	\$20,000.00	\$7,281.00
	Creditor's Name		2012 Toyota Tundra		<del>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</del>	<u> </u>	<u> </u>
	Toyota Fin	ancial	2012 Toyota Tundra				
	Services		As of the date you file, the claim is: Chec	k all that			
	Po Box 802		apply.	it dii ti'di			
		ids, IA 52408 City, State & Zip Code	Contingent				
	Number, Street, C	ony, state a zip code	☐ Unliquidated☐ Disputed				
Who	owes the deb	t? Check one.	Nature of lien. Check all that apply.				
<b>■</b> D	Debtor 1 only		☐ An agreement you made (such as mort	gage or secu	ıred		
	ebtor 2 only		car loan)				

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Statutory lien (such as tax lien, mechanic's lien)

 $\square$  Judgment lien from a lawsuit

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Debtor 1	Tommy Tu	ılly		Case r	number (if know)	
	First Name	Middle Name	Last Name	_		
Debtor 2		•		_		
	First Name	Middle Name	Last Name			
	if this claim re unity debt	lates to a	Other (including a right to offset)	Purchase Money Security		
Date debt	was incurred	Opened 6/01/13 Last Active 10/16/15	Last 4 digits of account numb	per 0001		
Add the	dollar value of	your entries in Colu	nn A on this page. Write that numb	er here:	\$42,558.00	
	the last page of at number here		dollar value totals from all pages.		\$42,558.00	
Part 2:	List Others t	o Be Notified for a	Debt That You Already Listed			
to collect for	from you for a	debt you owe to somebts that you listed in	otified about your bankruptcy for a connection else, list the creditor in Part 1 Part 1, list the additional creditors	, and then list the coll	ection agency here. Sim	
Na	me Address	3				
-No	ONE-		0	n which line in P	art 1 did you enter	the creditor?
			L	ast 4 digits of acc	count number	

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		Document	Page	19 of 73		
Fill in this inf	ormation to identify your	case:				
Debtor 1	Tommy Tully					
Dobtor 2	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	Ivette Tully First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF I	ILLINOIS			
0 1						
Case number (if known)					☐ Check if this amended fi	
Official Fo	orm 106E/F					
Schedule	E/F: Creditors	<b>Who Have Unsect</b>	ured Cla	aims		12/15
any executory co Schedule G: Exe D: Creditors Wh he Continuation number (if know	ontracts or unexpired leases to ecutory Contracts and Unexpi to Have Claims Secured by Pro Page to this page. If you hav	that could result in a claim. Also red Leases (Official Form 106G). I operty. If more space is needed, or no information to report in a Pa	list executory  Do not include  copy the Part y	Part 2 for creditors with NONPRIOR contracts on Schedule A/B: Propert any creditors with partially secured ou need, fill it out, number the entri- hat Part. On the top of any additional	y (Official Form 106A I claims that are listed es in the boxes on the	VB) and on ed in Schedule ne left. Attach
1. Do any o	creditors have priority unsecu	ured claims against you?				
■ No. 0	Go to Part 2.					
☐ Yes.						
	All of Your NONPRIORIT	Y Unsecured Claims				
3. Do any o	creditors have nonpriority uns	secured claims against you?				
☐ No. Y	ou have nothing to report in this	s part. Submit this form to the court	with your other	schedules.		
Yes.						
unsecure	ed claim, list the creditor separa	tely for each claim. For each claim I	listed, identify w	who holds each claim. If a creditor had type of claim it is. Do not list claim than three nonpriority unsecured claim	s already included in P	Part 1. If more tion Page of
4.1 Acs/c	lept Of Ed	Last 4 digits of acco	ount number	9571	\$	0.00
Priority	Creditor's Name			Onemad 0/04/00 Leat		
C/o A Utica	ics , NY 13501	When was the debt	incurred?	Opened 9/01/08 Last Active 3/05/10	_	
	r Street City State Zlp Code	As of the date you f	ile, the claim is	s: Check all that apply		
Who in	curred the debt? Check one.	☐ Contingent				
☐ Deb	otor 1 only	-				
■ Deb	otor 2 only	☐ Unliquidated				
☐ Deb	otor 1 and Debtor 2 only	☐ Disputed				
☐ At le	east one of the debtors and and	other Type of NONPRIOR	ITY unsecured	claim:		
	eck if this claim is for a comm	munity Student loans				
debt Is the o	claim subject to offset?	☐ Obligations arising not report as priority of	•	ration agreement or divorce that you di	d	
■ No		☐ Debts to pension	or profit-sharing	g plans, and other similar debts		
☐ Yes	;	☐ Other. Specify				
		. ,	Educa	tional		
4.2 Atg C		Last 4 digits of acco	ount number	7726	\$	10.00
	Creditor's Name W Cortland St Ste 2	When was the debt	incurred?	Opened 12/01/14		

Official Form 106 E/F

As of the date you file, the claim is: Check all that apply

Chicago, IL 60622 Number Street City State Zlp Code

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**Best Buy** 

Priority Creditor's Name

4.5

Last 4 digits of account number

1,800.00

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	Salt Lake City, UT 84130  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Attn: Bankruptcy Po Box 30285	When was the debt incurred?	Opened 2/01/12 Last Active 2/17/15	
4.7	Capital One Priority Creditor's Name	Last 4 digits of account number	0683	\$ 0.00
	Yes	■ Other. Specify Colle	ction Attorney Synchrony Bank	
	No	☐ Debts to pension or profit-shari	ng plans, and other similar debts	
	Is the claim subject to offset?	☐ Obligations arising out of a sep not report as priority claims	aration agreement or divorce that you did	
	☐ Check if this claim is for a community debt	☐ Student loans		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	ed ciaim:	
	Debtor 1 and Debtor 2 only	Disputed	d oleim.	
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 only	_		
	Who incurred the debt? Check one.	☐ Contingent		
	Valhalla, NY 10595 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	500 Summit Lake Dr Ste 400	When was the debt incurred?	Opened 5/01/15	
4.6	Calvary Portfolio Services Priority Creditor's Name	Last 4 digits of account number	4717	\$ 3,307.00
	☐ Yes	■ Other. Specify		 
	No	☐ Debts to pension or profit-shari	ng plans, and other similar debts	
	Is the claim subject to offset?	Obligations arising out of a sep not report as priority claims	aration agreement or divorce that you did	
	☐ Check if this claim is for a community debt	☐ Student loans		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	Debtor 2 only	☐ Unliquidated		
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Attn: Bankruptcy Department P.O. Box 9312 Minneapolis, MN 55440	When was the debt incurred?		
	1 Tommy Tully 2 Ivette Tully		Case number (if know)	
<b>D</b> 1.	4. To make a Tuelly	Document Page	21 of 73	

Entered 12/02/15 22:17:44 Desc Main Case 15-41027 Doc 1 Filed 12/02/15 Page 22 of 73 Document Debtor 1 Tommy Tully Debtor 2 Ivette Tully Case number (if know) Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated ■ Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.8 Capital One 9255 0.00 Last 4 digits of account number \$ Priority Creditor's Name Opened 9/01/05 Last Attn: Bankruptcy Po Box 30285 When was the debt incurred? Active 5/10/08 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ■ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? lacksquare Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.9 0.00 **Capital One** 1578 Last 4 digits of account number \$ Priority Creditor's Name Attn: Bankruptcy Opened 12/01/11 Last Po Box 30285 When was the debt incurred? Active 2/17/15 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

4.10 Capital One
Priority Creditor's Name

☐ Yes

Last 4 digits of account number

Other. Specify

**Credit Card** 

4973

\$ 0.00

Priority Creditor's Name

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Debtor 2	2 Ivette Tully	Case number (if know)			
	Attn: Bankruptcy Po Box 30285	When was the debt incurred?  Opened 8/03/02 Last  Active 3/01/08			
	Salt Lake City, UT 84130  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts  ☐ Other. Specify  ☐ Credit Card			
	Yes				
4.11	Capital One Priority Creditor's Name Attn: Bankruptcy Po Box 30285	Last 4 digits of account number	8698	\$	4,014.00
		When was the debt incurred?	Opened 11/01/13 Last Active 11/05/15		
	Salt Lake City, UT 84130  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Credit	: Card		
4.12	CECRB/Ikea	Last 4 digits of account number	7947	\$	0.00
	Priority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 5/16/06 Last Active 6/01/06		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		

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4.15 Citi Corp Credit Services
Priority Creditor's Name

Last 4 digits of account number

☐ Debts to pension or profit-sharing plans, and other similar debts

Educational

4540

not report as priority claims

☐ Other. Specify

3,872.00

■ No

☐ Yes

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	Tommy Tully lvette Tully		Case number (if know)		
	Citicorp Cred Srvs/ Centralized Bankrupt Po Box 790040	When was the debt incurred?	Opened 4/14/08 Last Active 12/01/14		
	St Louis, MO 63179  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
,	Who incurred the debt? Check one.	☐ Contingent			
	☐ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	<ul> <li>☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>☐ Debts to pension or profit-sharing plans, and other similar debts</li> </ul>			
	■ No				
	☐ Yes				
	Citi Corp Credit Services	Last 4 digits of account number	5727	\$	2,198.00
	Priority Creditor's Name Citicorp Cred Srvs/ Centralized Bankrupt Po Box 790040	When was the debt incurred?	Opened 8/08/06 Last Active 11/21/14		
_	St Louis, MO 63179  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	• • • · · · · · · g • · · ·			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims			
	■ No	Debts to pension or profit-sharing			
	☐ Yes ☐ Other. Specify  Educational				
		Luuce			
	Citi Corp Credit Services	Last 4 digits of account number	4522	\$	0.00
	Priority Creditor's Name Citicorp Cred Srvs/ Centralized Bankrupt Po Box 790040	When was the debt incurred?	Opened 12/01/98 Last Active 8/24/06		
;	St Louis, MO 63179	A control of the cont			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		

Dalata	Case 15-41027 Doc 1		ered 12/02/15 22:17:44 26 of 73	Desc Main	
	1 Tommy Tully 2 Ivette Tully		Case number (if know)		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	d claim:			
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	☐ Yes	Other. Specify			
		Educ	ational		
4.18	Citi Corp Credit Services Priority Creditor's Name	Last 4 digits of account number	4531	\$	5,614.00
	Citicorp Cred Srvs/ Centralized Bankrupt Po Box 790040	When was the debt incurred?	Opened 7/11/05 Last Active 12/01/14		
	St Louis, MO 63179  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.  ☐ Debtor 1 only	Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims			
	■ No	Debts to pension or profit-sharing			
	☐ Yes	Other. Specify			
		Educ	ational		
4.19	Citi Corp Credit Services Priority Creditor's Name	Last 4 digits of account number	4526	\$	5,021.00
	Citicorp Cred Srvs/ Centralized Bankrupt Po Box 790040	When was the debt incurred?	Opened 11/08/04 Last Active 12/01/14		
	St Louis, MO 63179  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims			
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts		
	Yes	Other. Specify			
		Educ	ational		

4.20 Citibank

Official Form 106 E/F

7583

\$

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	Tommy Tully  I vette Tully		Case number (if know)				
	Priority Creditor's Name Citicorp Credt Srvs/Centralized Bankrupt Po Box 790040 Saint Louis, MO 63179	When was the debt incurred?	Opened 5/01/14 Last Active 11/21/14				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community debt	☐ Student loans					
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did				
	■ No	g plans, and other similar debts					
	Yes	Other. Specify Credit	: Card				
4.21	Citibank	Last 4 digits of account number	4523	\$	0.00		
	Priority Creditor's Name Citicorp Credit Srvs/: Centralized Bankr Po Box 790040	When was the debt incurred?	Opened 12/01/98 Last Active 8/20/10				
	Saint Louis, MO 63179  Number Street City State Zlp Code	As of the date you file, the claim i					
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community debt	Student loans					
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did				
	■ No	Debts to pension or profit-sharing					
	Yes Other. Specify  Educational						
4.22	Citistudntln  Priority Craditor's Name	Last 4 digits of account number	4546	\$	0.00		
	Priority Creditor's Name Po Box 95 Sioux Falls, SD 57117	When was the debt incurred?	Opened 8/01/09 Last Active 8/01/10				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				

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4.25 Credit One Bank Na

Last 4 digits of account number

8969

1,438.00

\$

Priority Creditor's Name
Po Box 98873

Las Vegas, NV 89193

When was the debt incurred?

Opened 4/17/14 Last Active 8/17/14

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4.28	Discover Financial Services	Last 4 digits of account number	4537	\$ 3,405.00
	⊔ res		ational	 
	■ No □ Yes	☐ Debts to pension or profit-sharin☐ Other. Specify	g pians, and other similar debts	
	Is the claim subject to offset?	not report as priority claims	ration agreement or divorce that you did	
	☐ Check if this claim is for a community debt	Student loans		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 only	-		
	Who incurred the debt? Check one.	☐ Contingent		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Priority Creditor's Name Attn: Claims Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 12/17/08 Last Active 4/04/11	
4.27	Dept Of Ed/Nelnet	Last 4 digits of account number	7349	\$ 0.00
	165		ational	
	Yes	☐ Other. Specify		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did	
	☐ Check if this claim is for a community debt	Student loans		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 only	· ·		
	Who incurred the debt? Check one.	☐ Contingent		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Priority Creditor's Name Attn: Claims Po Box 82505 Lincoln, NE 68501	When was the debt incurred?	Opened 8/19/08 Last Active 4/04/11	
4.26	Dept Of Ed/NeInet	Last 4 digits of account number	7249	\$ 0.00
	Yes	■ Other. Specify Credit	t Card	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Is the claim subject to offset?	not report as priority claims	ration agreement or divorce that you did	
	☐ Check if this claim is for a community debt	☐ Student loans		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	•			

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	Tommy Tully lvette Tully		Case number (if know)		
	Priority Creditor's Name Attn: Bankruptcy Po Box 3025 New Alabany, OH 43054	When was the debt incurred?	Opened 8/02/07 Last Active 7/21/14		
_	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify  Educational			
	Yes				
	Discover Financial Services Priority Creditor's Name	Last 4 digits of account number	5730	\$	2,622.00
	Attn: Bankruptcy Po Box 3025 New Alabany, OH 43054	When was the debt incurred?	Opened 6/23/07 Last Active 10/23/15		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.  □ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	■ Student loans			
	ls the claim subject to offset?	laim subject to offset?  Obligations arising out of a separation agreement or divorce that you dinot report as priority claims  Debts to pension or profit-sharing plans, and other similar debts			
	■ No				
	☐ Yes	Other. Specify			
		Educational			
	Fingerhut	Last 4 digits of account number	7760	\$	0.00
	Priority Creditor's Name 6250 Ridgewood Rd St Cloud, MN 56303	When was the debt incurred?	Opened 12/12/11 Last Active 5/30/14		
	Number Street City State Zln Code	As of the date you file, the claim i	s: Check all that apply		

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4.33 HSBC/DMCCB
Priority Creditor's Name

■ No

Last 4 digits of account number

Schedule E/F: Creditors Who Have Unsecured Claims

Other. Specify

not report as priority claims

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

**Credit Card** 

0904

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Debtor 2	Tommy Tully lvette Tully		Case number (if know)			
	Hsbc Card Services Po Box 5246	When was the debt incurred?	Opened 7/01/03 Last Active 5/01/06			
	Carol Stream, IL 60197 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.  □ Debtor 1 only	Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	debt Is the claim subject to offset?					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Credit Card				
	JB Robinson/Sterling Jewelers	Last 4 digits of account number	7836	\$	0.00	
	Priority Creditor's Name Sterling Jewelers Po Box 1799, Attn: Bankruptcy	When was the debt incurred?	Opened 4/01/05 Last Active 6/01/07			
	Akron, OH 44309 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only					
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	☐ Obligations arising out of a sep not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify  Charge Account		_		
; ; ; ; ;	Jefferson Capital Systems, LLC	Last 4 digits of account number	8003	\$	4,524.00	
	Priority Creditor's Name 16 McIeland Rd Saint Cloud, MN 56303	When was the debt incurred?	Opened 7/01/15			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecure				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts			
	Yes		oring Company Account Fingerhut t Mrkting			

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Lvnv Funding Llc	Last 4 digits of account number	8969	\$	1,438.0
Priority Creditor's Name Po Box 10497 Greenville, SC 29603	When was the debt incurred?	Opened 4/01/15		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent			
■ Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
☐ Check if this claim is for a community debt	☐ Student loans			
Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
Yes	■ Other. Specify Facto Bank	ring Company Account Credit One N.A.	_	
Midland Funding	Last 4 digits of account number	1512	\$	1,855.0
Priority Creditor's Name 2365 Northside Dr Suite 300	When was the debt incurred?	Opened 5/01/15		
San Diego, CA 92108  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
☐ Check if this claim is for a community debt	☐ Student loans			
Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts			
Yes	Other. Specify  Facto N.A.	ring Company Account Citibank	_	
Navient	Last 4 digits of account number	1209	\$	0.0
Priority Creditor's Name Attn: Claims Dept Po Box 9500 Wilker Part PA 19773	When was the debt incurred?	Opened 12/01/98 Last Active 4/11/13		
Wilkes-Barr, PA 18773  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			

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**Paypal** Priority Creditor's Name

4.41

■ No

☐ Yes

Last 4 digits of account number

Schedule E/F: Creditors Who Have Unsecured Claims

☐ Other. Specify

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Educational

\$

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PO Box 2667	When was the debt incurred?				
Houston, TX 77252	When was the debt incurred?				
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
■ Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
☐ Check if this claim is for a community debt	☐ Student loans				
Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
Yes	Other. Specify				
Paypal	Last 4 digits of account number	\$	1,800.0		
Priority Creditor's Name  PO Box 105658 When was the debt incurred?					
Atlanta, GA 30348  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
■ Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another  Type of NONPRIORITY unsecured claim:					
☐ Check if this claim is for a community debt	☐ Student loans				
Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
Yes	Other. Specify				
Pellettieri	Last 4 digits of account number 0324	\$	290.0		
Priority Creditor's Name 991 Oak Creek Dr	When was the debt incurred?				
Lombard, IL 60148  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
Who incurred the debt? Check one.	☐ Contingent				
■ Debtor 1 only					
☐ Debtor 2 only	☐ Unliquidated				
☐ Debtor 1 and Debtor 2 only	☐ Disputed				
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
Check if this claim is for a community	☐ Student loans				
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
☐ Yes	■ Other. Specify Med1 02 Saint Mary Medical Center				

Schedule E/F: Creditors Who Have Unsecured Claims

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	1 Tommy Tully 2 Ivette Tully		9 -	Case number (if know)		
F F N	Priority Creditor's Name Attn: Bankruptcy Po Box 41067	When was the debt incurred	d?	Opened 3/01/15		
	Norfolk, VA 23541  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:				
	☐ At least one of the debtors and another					
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	- Other, Specify	actor Bank	ing Company Account Synchrony	-	
4.45	Portfolio Recovery	Last 4 digits of account nur	mber	8586	\$	1,170.00
	Priority Creditor's Name Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541	When was the debt incurred		Opened 3/01/15		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	□ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	— Other opening	actor Bank	ing Company Account Synchrony	-	
F 7	SIc Conduit I LIc	Last 4 digits of account nur	mber	5732	\$	0.00
	Priority Creditor's Name			Opened 2/01/09 Leet		
	701 E 60th St N Sioux Falls, SD 57104	When was the debt incurred	d?	Opened 2/01/08 Last Active 7/29/11		
	Number Street City State Zlp Code	As of the date you file, the o	claim is	s: Check all that apply		

Entered 12/02/15 22:17:44 Desc Main Case 15-41027 Doc 1 Filed 12/02/15 Page 37 of 73 Document Debtor 1 Tommy Tully Debtor 2 Ivette Tully Case number (if know) Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated ■ Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.47 3,387.00 Student Loan Corp 4532 Last 4 digits of account number \$ Priority Creditor's Name Opened 4/27/06 Last Po Box 30948 When was the debt incurred? Active 7/21/14 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated ☐ Disputed ■ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.48 588.00 Syncb/toysrus 8737 Last 4 digits of account number Priority Creditor's Name Attn: Bankrupty Opened 11/01/13 Last Po Box 103104 When was the debt incurred? Active 5/31/14 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ■ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

4.49	Syncb/value City Furni
	Priority Creditor's Name

Last 4 digits of account number

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

**Charge Account** 

6472

0.00

\$

■ No
□ Yes

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	r 2 Ivette Tully		Case number (if know)				
	950 Forrer Blvd Kettering, OH 45420	When was the debt incurred?	Opened 5/28/13 Last Active 2/09/15				
	Number Street City State Zlp Code	s: Check all that apply					
	Who incurred the debt? Check one.						
	Debtor 1 only						
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community debt	☐ Student loans					
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	rration agreement or divorce that you did				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Charg	e Account				
.50	Syncb/value City Furni	Last 4 digits of account number	4427	\$	0.00		
	Priority Creditor's Name	Last 4 digits of account number		Ψ			
	950 Forrer Blvd Kettering, OH 45420	When was the debt incurred?	Opened 10/30/13 Last Active 7/31/14				
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only						
	At least one of the debtors and another	Type of NONPRIORITY unsecured  Student loans	- Juliu				
	☐ Check if this claim is for a community debt	☐ Student loans					
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	■ Other. Specify Charg	e Account				
.51	Synchrony Bank/ HH Gregg	Last 4 digits of account number	7286	\$	1,305.00		
	Priority Creditor's Name Attn: Bankruptcy Po Box 103104	When was the debt incurred?	Opened 9/01/12 Last Active 10/25/15	·			
	Roswell, GA 30076  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent	,				
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecure					
	Check if this claim is for a community debt	☐ Student loans					
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	rration agreement or divorce that you did				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	☐ Yes	■ Other, Specify Charg	je Account				

Other. Specify

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or 2 IV	ette Tully		Case number (if know)	
-	chrony Bank/Walmart	Last 4 digits of account number	4415	\$ 0.0
Attn Po E	ry Creditor's Name : Bankruptcy Box 103104 well, GA 30076	When was the debt incurred?	Opened 12/20/11 Last Active 9/03/14	
Numb	er Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who i	incurred the debt? Check one.	☐ Contingent		
■ De	ebtor 1 only			
□ De	ebtor 2 only	☐ Unliquidated		
□ De	ebtor 1 and Debtor 2 only	☐ Disputed		
☐ At	least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	neck if this claim is for a community	☐ Student loans		
debt Is the	claim subject to offset?	☐ Obligations arising out of a sep	aration agreement or divorce that you did	
■ No	)	Debts to pension or profit-shari	ng plans, and other similar debts	
☐ Ye	es	Other. Specify Char	ge Account	
-	chrony Bank/Walmart	Last 4 digits of account number	8586	\$ 0.
Po E	ry Creditor's Name  Box 965024  aso, TX 79998	When was the debt incurred?	Opened 12/02/13 Last Active 7/19/14	
	per Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
_	incurred the debt? Check one.	☐ Contingent		
■ De	ebtor 2 only	☐ Unliquidated		
□ De	ebtor 1 and Debtor 2 only	☐ Disputed		
_	least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
□ ci	neck if this claim is for a community	☐ Student loans		
debt Is the	claim subject to offset?	☐ Obligations arising out of a sep	aration agreement or divorce that you did	
■ No	)	☐ Debts to pension or profit-shari	ng plans, and other similar debts	
☐ Ye		Other. Specify Char	ge Account	
Synd	chrony Bank/Walmart	Last 4 digits of account number	0055	\$ 0.
Priorit Attn Po E Ros	y Creditor's Name : Bankruptcy Box 103104 well, GA 30076	When was the debt incurred?	Opened 3/01/04 Last Active 8/06/04	
Numb	per Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	

Debto	Case 15-41027 Doc 1	Filed 12/02/15 Document		red 12/02/15 22:17:44 40 of 73	Desc Main	
	r 2 Ivette Tully		_	Case number (if know)		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only					
	☐ Debtor 2 only					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY	unsecured	claim:		
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising or not report as priority clair		ration agreement or divorce that you did		
	■ No	Debts to pension or p	orofit-sharin	g plans, and other similar debts		
	Yes	Other. Specify	Charg	e Account		
4.55	Synchrony Bank/Walmart	Last 4 digits of accoun	t number	3444	\$	0.00
	Priority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt inc	urred?	Opened 6/28/09 Last Active 7/25/10		
	Number Street City State Zlp Code	As of the date you file,	the claim i	s: Check all that apply		
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY	unsecured	claim:		
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising or not report as priority clair		ration agreement or divorce that you did		
	No	Debts to pension or p	orofit-sharin	g plans, and other similar debts		
	Yes	Other. Specify	Charg	e Account		
4.56	Target	Last 4 digits of accoun	t number	8489	\$	0.00
	Priority Creditor's Name C/O Financial & Retail Services Mailstop BT PO Box 9475	When was the debt inc	Opened 11/01/03 Last		· <u></u>	
	Minneapolis, MN 55440  Number Street City State Zlp Code	As of the date you file,	the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only					
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY				
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising of not report as priority clair				
	■ No	Debts to pension or p	orofit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify	Charg	e Account		

**Toyota Motor Credit** 

Last 4 digits of account number

Schedule E/F: Creditors Who Have Unsecured Claims

0001

\$

4.57

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	1 Tommy Tully 2 Ivette Tully		Case number (if know)	
	Toyota Financial Services Po Box 8026	When was the debt incurred?	Opened 5/01/09 Last Active 2/14/14	
	Cedar Rapids, IA 52408  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	3		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify  Auton	nobile	
4.58	Toyota Motor Credit Co	Last 4 digits of account number	0001	\$ 0.00
	Priority Creditor's Name Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52408	When was the debt incurred?	Opened 9/01/04 Last Active 4/23/09	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify  Auton	nobile	
4.59	Turner Acceptance Crp	Last 4 digits of account number	9369	\$ 0.00
	Priority Creditor's Name			
	5900 W Howard St Skokie, IL 60077	When was the debt incurred?	Opened 8/01/04 Last Active 2/11/06	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	

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4.62 Us Dept of Ed/Great Lakes
Educational Lo
Priority Creditor's Name

Last 4 digits of account number

Other. Specify

1581

Educational

45,616.00

☐ Yes

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Debtor 2 Ivette Tully Case number (if know) Opened 5/01/12 Last 2401 International When was the debt incurred? Active 5/10/13 Madison, WI 53704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community Student loans debt Is the claim subject to offset?  $\square$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.63 Us Dept of Ed/Great Lakes Last 4 digits of account number 0581 2,362.00 **Educational Lo** Priority Creditor's Name Opened 5/01/12 Last 2401 International When was the debt incurred? Active 5/10/13 Madison, WI 53704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community Student loans Is the claim subject to offset?  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ∏ Yes Other. Specify Educational 4.64 Us Dept of Ed/Great Lakes 13.563.00 1577 **Educational Lo** Last 4 digits of account number Priority Creditor's Name Opened 8/01/09 Last 2401 International Active 5/10/13 When was the debt incurred? Madison, WI 53704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply

Debtor 1 Tommy Tully

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	r 1 Tommy Tully r 2 Ivette Tully		Case number (if know)			
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	g-···				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa	ration agreement or divorce that you did			
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	☐ Other. Specify				
		Educa	tional			
.65	Us Dept of Ed/Great Lakes Educational Lo	Last 4 digits of account number	8581	\$		43,233.00
	Priority Creditor's Name  2401 International	When was the debt incurred?	Opened 10/01/10 Last Active 5/10/13			
	Madison, WI 53704  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt	Student loans				
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did			
	No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	☐ Other. Specify				
		Educa	tional			
.66	Us Dept of Ed/Great Lakes Educational Lo	Last 4 digits of account number	0577	\$		10,620.00
	Priority Creditor's Name  2401 International  Madison, WI 53704	When was the debt incurred?	Opened 8/01/08 Last Active 5/10/13			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent	, , , , , , , , , , , , , , , , , , , ,			
	Debtor 1 only	_				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt	Student loans				
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify				
		Educa	ntional			

Part 3: List Others to Be Notified About a Debt That You Already Listed

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Debtor 2 Ivette Tully		Case number (if know)
trying to collect from you for a debt you owe to s	omeone else, list the original creditor i ou listed in Parts 1 or 2, list the addition	at you already listed in Parts 1 or 2. For example, if a collection agency is n Parts 1 or 2, then list the collection agency here. Similarly, if you have onal creditors here. If you do not have additional persons to be notified for
Name Address		r Part2 did you list the original creditor?
Blitt & Gaines	Line 4.36 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
661 W Glenn Ave Wheeling, IL 60090		■ Part 2: Creditors with Nonpriority Unsecured Claims
3,	Last 4 digits of account no	umber
Name Address	On which entry in Part 1 o	r Part2 did you list the original creditor?
Blitt & Gaines	Line 4.25 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
661 W Glenn Ave Wheeling, IL 60090		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account no	umber
Name Address	On which entry in Part 1 o	r Part2 did you list the original creditor?
Simm Associates	Line 4.41 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims
800 Pencader Dr Newark, DE 19702		■ Part 2: Creditors with Nonpriority Unsecured Claims
1000 10702	Last 4 digits of account no	umber
Part 4: Add the Amounts for Each Type o	f Unsecured Claim	

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total c	laim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims				·	
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	<b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	ì
	6f.	Student loans	6f.	\$	201,932.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you			
IIOIII Fait 2	og.	did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	36,919.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$	238,851.00

Fill in this information to identify your case: Debtor 1 **Tommy Tully** Middle Name First Name Last Name Debtor 2 Ivette Tully (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known)

☐ Check if this is an amended filing

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code

2.1 Donnely Properties Oak Brook, IL

State what the contract or lease is for House lease \$1,400/month expires Oct 2017

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		Docume	nt Page 47 o	f 73	
Fill in this	information to identify your	case:			
Debtor 1	Tommy Tully				
Dahtar 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				
(if known)					☐ Check if this is an amended filing
Official	Form 106H				
	ule H: Your Cod	obtore			40/45
Scried	ule n. Toul Cou	enroi 2			12/15
ill it out, ar our name		boxes on the left. Attack Answer every question	n the Additional Page to	ion. If more space is needed to this page. On the top of an as a codebtor.	
		,	•		
■ No □ Yes					
□ res					
	nin the last 8 years, have you a, California, Idaho, Louisiana			y? (Community property state ngton, and Wisconsin.)	s and territories include
■ No.	Go to line 3.				
	. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in line Form 1	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	if your spouse is filing with sure you have listed the cree 6G). Use Schedule D, Sched	ditor on Schedule D (Officia
	Column 1: Your codebtor lame, Number, Street, City, State and Z	IP Code		Column 2: The creditor to Check all schedules that a	o whom you owe the debt apply:
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	-	
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
_	Jumber Street			-	

State

City

ZIP Code

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Fill	in this information to identify your o	case:				I			
Del	otor 1 Tommy Tull	у							
	otor 2 Ivette Tully				_				
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS						
(If kr	se number						nded filing ement sho		tition chapter date:
	fficial Form 106l chedule I: Your Inc					MM / D	D/ YYYY		12/1
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form. t1:	are married and not fili Ir spouse is not filing w	ng jointly, and your sith you, do not include	spòuse de infor	is liv mati	ving with you, ion about your	include in spouse. I	nformation a	bout your e is needed,
1.	Fill in your employment information.		Debtor 1			Debt	or 2 or no	n-filing spo	use
	If you have more than one job, attach a separate page with	Employment status	■ Employed			□ E	mployed		
	information about additional employers.		☐ Not employed			■ N	ot employe	ed	
	Include part-time, seasonal, or	Occupation Employer's name	Accountant Stonebridge Cor	unty Cl	uh				
	self-employed work.  Occupation may include student or homemaker, if it applies.	Employer's address	2705 Stonebridg Aurora, IL 60502	e Blvd					
		How long employed t	here? 2 month	ıs					
Par	t 2: Give Details About Mo	nthly Income							
	mate monthly income as of the cuse unless you are separated.	late you file this form. If	you have nothing to re	eport for	any	line, write \$0 ir	the space	e. Include you	ur non-filing
-	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	n for all	emp	loyers for that p	erson on t	he lines belo	w. If you need
						For Debtor 1		Debtor 2 or -filing spous	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	4,166.	<b>60</b> \$_	0.	.00
3.	Estimate and list monthly over	time pay.		3.	+\$	0.0	<b>)0</b> +\$	0.	.00_

4,166.50

0.00

4. Calculate gross Income. Add line 2 + line 3.

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Debtor 1 Debtor 2	Tommy Tully Ivette Tully	_	Case n	number ( <i>if known</i> )			
				Debtor 1	non-	Debtor 2 or filing spouse	
Со	py line 4 here	4.	\$	4,166.50	\$	0.00	
5. <b>Lis</b>	et all payroll deductions:						
5a.	Tax, Medicare, and Social Security deductions	5a.	\$	409.50	\$	0.00	
5b.	· · · · · · · · · · · · · · · · · · ·	5b.	\$	0.00	\$	0.00	
5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00	
5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00	
5e.	Insurance	5e.	\$	489.67	\$	0.00	
5f.	Domestic support obligations	5f.	\$	0.00	\$	0.00	
5g.		5g.	\$	0.00	\$	0.00	
5h	Other deductions. Specify:	5h	+ \$	0.00	+ \$	0.00	
6. <b>Ad</b>	d the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	899.17	\$	0.00	
7. <b>Ca</b>	Iculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,267.33	\$	0.00	
8. <b>Lis</b> 8a.	at all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00	
8b.	•	8b.	\$	0.00	\$	0.00	
8c.		t 8c.	\$	0.00	\$	0.00	
8d.		8d.	\$	0.00	\$	0.00	
8e.		8e.	\$	0.00	\$	0.00	
8f.	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	0.00	\$	0.00	
8g.		8g.	\$	0.00	\$	0.00	
8h	Other monthly income. Specify: Income from second job	8h	+ \$	1,179.00	+ \$	0.00	
9. <b>Ad</b>	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,179.00	\$	0.00	
10 <b>C</b> a	Iculate monthly income. Add line 7 + line 9.	10. \$	. 1	1,446.33 + \$		0.00 = \$	4,446.33
	d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.					1,110.00
Inc oth Do	ate all other regular contributions to the expenses that you list in Schedule lude contributions from an unmarried partner, members of your household, you ler friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not ecify:	r depe				chedule J. 11. +\$	0.00
Wr	d the amount in the last column of line 10 to the amount in line 11. The relite that amount on the Summary of Schedules and Statistical Summary of Certablies					12. \$	
13 <b>D</b> o	you expect an increase or decrease within the year after you file this form	12				monthly	income
13. <b>D</b>	No.  Yes. Explain:	••					

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Fill	in this informa	ation to identify yo	our case:					
Deb	otor 1	Tommy Tully	,			Che	ck if this is:	
Dob	otor O						An amended filing	of an analysis of the analysis of
	otor 2 ouse, if filing)	Ivette Tully						wing postpetition chapter the following date:
Unit	ted States Bankr	ruptcy Court for the:	NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
1	se number nown)							
0	fficial Fo	rm 106J				•		
		J: Your	Expen	ses				12/1
Be	as complete ormation. If m	and accurate as	possible.	If two married people a ch another sheet to this				
Par		ribe Your House	hold					
1.	Is this a joir  ☐ No. Go to							
		es Debtor 2 live	in a separ	ate household?				
	■ N							
	ΠY	es. Debtor 2 mus	st file Offici	al Form 106J-2, Expense	s for Separate Hous	ehold of De	btor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D and Debtor 2		Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Daughter		5 months	Yes
					Son		7	□ No ■ Yes
								☐ No
					Son		12	■ Yes
								□ No □ Yes
3.	expenses o	oenses include f people other t d your depende	han $\square$	No Yes				□ res
Par	rt 2: Estim	ate Your Ongoi	na Monthi	v Fynenses				
Est	timate your ex	kpenses as of yo	our bankrı	iptcy filing date unless y				apter 13 case to report of the form and fill in the
the		h assistance an		government assistance is luded it on <i>Schedule I:</i>			Your exp	enses
4.	The rental of	or home owners	hip expen	ses for your residence.	nclude first mortgag			
.,		nd any rent for th				4.	\$	1,400.00
	If not include	ded in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		rty, homeowner's				4b.		25.00
		e maintenance, re cowner's associat		ıpkeep expenses dominium dues		4c. 4d.		0.00 0.00

Additional mortgage payments for your residence, such as home equity loans

0.00

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Debtor 1	Tommy	•			
Debtor 2	Ivette Tu	lly	Case num	ber (if known)	
. Utili	ties:				
6a.		heat, natural gas	6a.	\$	300.00
6b.	Water, se	wer, garbage collection	6b.	\$	100.00
6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	365.00
6d.	Other. Spe	ecify:	6d.	\$	0.00
Foo		ekeeping supplies		\$	1,000.00
Chil	dcare and d	hildren's education costs	8.	\$	0.00
Clot	hing, laund	ry, and dry cleaning	9.	\$	100.00
). Pers	sonal care p	roducts and services	10.	\$	140.00
1. Med	lical and de	ntal expenses	11.	\$	240.00
2. Trar	nsportation.	Include gas, maintenance, bus or train fare.			
Do r	not include c	ar payments.	12.	\$	300.00
3. <b>Ente</b>	ertainment,	clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
l. Cha	ritable cont	ributions and religious donations	14.	\$	0.00
5. <b>Ins</b> u					
		surance deducted from your pay or included in lines 4 or 20.		•	
	Life insura		15a.		0.00
	Health ins		15b.		0.00
	Vehicle in		15c.	\$	89.00
		rance. Specify:	15d.	\$	0.00
6. <b>Taxe</b> Spe		clude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
		ease payments:	47-	•	
	. ,	ents for Vehicle 1	17a.		334.00
		ents for Vehicle 2	17b.	· · ·	0.00
	Other. Spe		17c.	\$	0.00
	Other. Spe	•	17d.	\$	0.00
		of alimony, maintenance, and support that you did not repo		\$	0.00
		your pay on line 5, Schedule I, Your Income (Official Form 1 s you make to support others who do not live with you.	1001).	\$	0.00
Spe		you make to support others who do not live with you.	19.	Ψ	0.00
	·	erty expenses not included in lines 4 or 5 of this form or on		our Income.	
		s on other property	20a.		0.00
	Real estat		20b.	\$	0.00
20c.	Property,	nomeowner's, or renter's insurance	20c.	\$	0.00
		ice, repair, and upkeep expenses	20d.	\$	0.00
		er's association or condominium dues	20e.	· ·	0.00
	er: Specify:			+\$	0.00
				. Ψ	0.00
		monthly expenses			
	Add lines 4			\$	4,393.00
22b.	Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 10	6J-2	\$	
22c.	Add line 22	a and 22b. The result is your monthly expenses.		\$	4,393.00
		monthly net income.		L	
		12 (your combined monthly income) from Schedule I.	23a.	·	4,446.33
23b.	Copy your	monthly expenses from line 22c above.	23b.	-\$	4,393.00
23c.	Subtract v	our monthly expenses from your monthly income.			
		is your monthly net income.	23c.	\$	53.33
For e	example, do you	an increase or decrease in your expenses within the year af u expect to finish paying for your car loan within the year or do you expect terms of your mortgage?			or decrease because of a
		[ <b>-</b>			
ΠY	'es.	Explain here:			

Debtor 1	formation to identify your  Tommy Tully	case:			
Debior 1	First Name	Middle Name	Last Name		
Debtor 2	Ivette Tully	madio namo	<u> </u>		
(Spouse if, filing)	First Name	Middle Name	Last Name		
(Opodoo,g)	. not riamo	madio namo	<u> </u>		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numbe	r			☐ Check if this is an amended filing	
Declar	ation About a	<u>ın Individual</u>	Debtor's Sched	ules 12	2/15
If two marrie	d people are filing togethe	r, both are equally respo	onsible for supplying correct in	formation.	
obtaining mo		n connection with a bank		ng a false statement, concealing property, on the sum of the statement, concealing property, on the sum of the statement for up to the sum of t	
:	Sign Below				
Did you	pay or agree to pay some	one who is NOT an attor	ney to help you fill out bankrup	otcy forms?	
<b>=</b> 1	No				

that they are true and correct.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

X /s/ Tommy Tully Tommy Tully Signature of Debtor 1

Date December 2, 2015

Yes. Name of person

X /s/ Ivette Tully Ivette Tully

Signature of Debtor 2

Date December 2, 2015

. Attach Bankruptcy Petition Preparer's Notice, Declaration,

and Signature (Official Form 119).

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F:II :	this inform								
		nation to identify you	ur case:						
Debtor	1	Tommy Tully First Name	M	liddle Name		Last Name			
Debtor	2	Ivette Tully							
(Spouse	if, filing)	First Name	М	liddle Name		Last Name	_		
United	States Ba	nkruptcy Court for the	: NORT	HERN DISTRICT	OF ILLIN	IOIS			
Case r	number								
(if known	)								check if this is an
								a	mended filing
Ott: -	:-! [	107							
		<u>rm 107</u>	A .c. :			E::: ( B			
State	ement	of Financial	Affairs	s for Individual	duais	Filing for B	ankruptcy		12/1
		and accurate as poss							
		nore space is needed n). Answer every que		separate sneet to	o this toi	m. On the top of a	ny additional pag	es, write yo	ur name and case
Part 1:	Give F	Details About Your M	arital Stati	us and Where Vo	u Lived	Refore			
				us and where re	u Liveu	Delote			
1. W	hat is you	r current marital stat	us?						
	Married								
	Not mar	rried							
2. Dı	During the last 3 years, have you lived anywhere other than where you live now?								
_	_		_						
□	No Voc Lie	st all of the places you	lived in the	a last 3 years. Do	not inclu	do whore you live no	14/		
_	res. Lis	it all of the places you	iivea iii tiit	e last 3 years. Do	not includ	de where you live no	vv.		
D	ebtor 1 Pr	ior Address:		Dates Debtor 1 lived there	1	Debtor 2 Prior A	ddress:		Dates Debtor 2 lived there
2	672 Villia	ge Green Dr, Apt	<b>A2</b> ,	From-To:		☐ Same as Debtor	1		☐ Same as Debtor 1
Α	urora I			Oct 2012 - Oc 2014	ct				From-To:
_				2014					
1	910 W 12	th Street, Riveria I	Beach	From-To:		☐ Same as Debtor	1		☐ Same as Debtor 1
F	L (Wi			May 2014 -					From-To:
				August 2014					
									2 (0 )
		<b>ast 8 years, did you e</b> <i>ie</i> s include Arizona, C							<b>ry?</b> ( <i>Community propert</i> Visconsin.)
_		,	•	,	,	,	, ,	Ü	,
	No Yes Ma			Varia Carlabtana (	ر مرد: ما ال	4 OCL I)			
	Yes. IVIa	ake sure you fill out So	neaule H.	Your Codebtors (C	Jiliciai Fo	orm 106H).			
Part 2	Explai	in the Sources of Yo	ur Income						
Fil	I in the tota	e any income from e al amount of income y ng a joint case and yo	ou receive	d from all jobs and	d all busir	esses, including par	rt-time activities.	evious cale	ndar years?
П	No								
		I in the details.							
_	. 00. 1 111	tilo dotallo.							
			Debtor 1				Debtor 2		
				s of income Il that apply.	(befo	ss income are deductions and asions)	Sources of inc		Gross income (before deductions and exclusions)
					2210	- /			

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**Ivette Tully** Debtor 2 Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) \$0.00 ☐ Wages, commissions, ☐ Wages, commissions, \$0.00 bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$0.00 \$0.00 ☐ Wages, commissions, ☐ Wages, commissions, bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$0.00 \$0.00 ☐ Wages, commissions, ☐ Wages, commissions, bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$0.00 \$0.00 ☐ Wages, commissions, ☐ Wages, commissions, bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$0.00 \$0.00 ☐ Wages, commissions, ☐ Wages, commissions, bonuses, tips bonuses, tips Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below.. (before deductions and Describe below. (before deductions exclusions) and exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6.225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Debtor 1

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	otor 1 otor 2	Tommy Tully Ivette Tully	Document 1	age 33 of	Case number (if kn	own)	
	Cred	itor's Name and Address	Dates of payment	Total amount paid			ayment for
7.	Inside corpor includ	n 1 year before you filed for bankruptors include your relatives; any general parations of which you are an officer, directing one for a business you operate as a ort and alimony.	rtners; relatives of any ger or, person in control, or ov	neral partners; par wner of 20% or m	rtnerships of which ore of their voting	ch you are a gener g securities; and ar	al partner; ny managing agent,
		No /es. List all payments to an insider					
	Insid	ler's Name and Address	Dates of payment	Total amount paid	•		this payment
8.	inside Includ	n 1 year before you filed for bankruptoer? le payments on debts guaranteed or cosi		ments or transfe	er any property o	on account of a d	ebt that benefited an
	Insid	ler's Name and Address	Dates of payment	Total amount paid	•		this payment
Par	t 4:	Identify Legal Actions, Repossession	s. and Foreclosures	para	Juli On	inolade orec	into o riamo
	modifi	number V Funding vs Tully Case No 15	Nature of the case  Collection	Court or agen	су	Status of the Pending On appe	e <b>case</b> eal
10.	Check ■ N □ Y	n 1 year before you filed for bankrupto call that apply and fill in the details below No Yes. Fill in the information below.	v.	erty repossessed			
	Cred	itor Name and Address	Describe the Property		D	ate	Value of the property
11.	accou	n 90 days before you filed for bankrup unts or refuse to make a payment beca No Yes. Fill in the details.			r financial institu	ution, set off any	amounts from your
	Cred	itor Name and Address	Describe the action the	creditor took		ate action was	Amount
12.	court-	n 1 year before you filed for bankrupto -appointed receiver, a custodian, or an No /es		erty in the posse	ession of an assi	ignee for the ben	efit of creditors, a

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	otor 1 Tommy Tully otor 2 Ivette Tully		Case	number (if known)				
Par	t 5: List Certain Gifts and Contribution	ns						
13.	Within 2 years before you filed for banks  ■ No □ Yes. Fill in the details for each gift.	ruptcy, c	lid you give any gifts with a total value c	of more than \$600 per person	?			
	Gifts with a total value of more than \$600 per person		Describe the gifts	Dates you gave the gifts	Value			
	Person to Whom You Gave the Gift and Address:	i						
14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity  No							
	Yes. Fill in the details for each gift or contribution.							
	Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Describe what you contributed	Dates you contributed	Value			
Par	t 6: List Certain Losses							
15.	<ul> <li>Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>							
	Describe the property you lost and how the loss occurred  Describe the property you lost and Include		the amy insurance coverage for the loss the amount that insurance has paid. List g insurance claims on line 33 of Schedule by.	Date of your loss	Value of property lost			
Par	t 7: List Certain Payments or Transfer	s						
16.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.							
	□ No ■ Yes. Fill in the details.							
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any property transferred	Date payment or transfer was made	Amount of payment			
	Cutler & Associates, Ltd 4131 Main Street Skokie, IL 60076		\$1,200.00	Nov 2015	\$1,200.00			
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.							
	■ No □ Yes. Fill in the details.							
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment			

Entered 12/02/15 22:17:44 Case 15-41027 Doc 1 Filed 12/02/15 Desc Main Page 57 of 73 Document Debtor 1 **Tommy Tully** Debtor 2 Ivette Tully Case number (if known) 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was Address property transferred payments received or debts made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance account number closed, sold, Address (Number, Street, City, State and ZIP instrument before closing or Code) moved, or transfer transferred Bank of America XXXX-2015 \$0.00 Checking □ Savings ■ Money Market □ Brokerage □ Other Chase Bank XXXX-2015 \$0.00 ☐ Checking □ Savings ☐ Money Market □ Brokerage ■ Other July 2015 closed check ending balance -0-21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code) Who else had access to it? Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

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Tommy Tully Ivette Tully Debtor 1 Debtor 2

Case number (if known)

22.	Hav	e you stored property in a storage unit or p	lace other than your home within	1 ye	ear before you filed for bankruptcy	′			
		No							
	Yes. Fill in the details.								
		me of Storage Facility dress (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	De	escribe the contents	Do you still have it?			
Par	t 9:	Identify Property You Hold or Control for	Someone Else						
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.								
	■ No □ Yes. Fill in the details.								
	-	rner's Name dress (Number, Street, City, State and ZIP Code)	escribe the property	Value					
Par	t 10:	Give Details About Environmental Inform	aation						
For	the p	ourpose of Part 10, the following definitions	s apply:						
	toxi regi	ironmental law means any federal, state, or c substances, wastes, or material into the a lations controlling the cleanup of these su	air, land, soil, surface water, groun abstances, wastes, or material.	ndwa	ater, or other medium, including s	statutes or			
	to o	means any location, facility, or property as wn, operate, or utilize it, including disposa	l sites.						
		<i>ardous material</i> means anything an enviror ardous material, pollutant, contaminant, or		S W	aste, hazardous substance, toxic	substance,			
Rep	ort a	ll notices, releases, and proceedings that y	ou know about, regardless of whe	n th	ney occurred.				
24.	Has	any governmental unit notified you that yo	u may be liable or potentially liable	e ur	nder or in violation of an environn	nental law?			
		No Yes. Fill in the details.							
	Name of site  Governmental unit  Environmental law, if you  Date of not								
		dress (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)	ıd	know it	Date of House			
25.	Hav	e you notified any governmental unit of any	y release of hazardous material?						
		No Yes. Fill in the details.							
	Ш Na	me of site	Governmental unit		Environmental law if you	Date of notice			
		dress (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State an ZIP Code)	ıd	Environmental law, if you know it	Date of Hotice			
26.	Hav	e you been a party in any judicial or admini	strative proceeding under any env	/iror	nmental law? Include settlements	and orders.			
		No Yes. Fill in the details.							
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ature of the case	Status of the case			
Par	11:	Give Details About Your Business or Cor	nnections to Any Business						
27.	Witl	nin 4 years before you filed for bankruptcy,	did you own a business or have a	ny c	of the following connections to an	y business?			
		$\hfill \square$ A sole proprietor or self-employed in a	trade, profession, or other activity	, eit	ther full-time or part-time				
		☐ A member of a limited liability company	y (LLC) or limited liability partnersh	hip (	(LLP)				
Offici	al Ear	m 107 Statement	of Financial Affairs for Individuals Filing	a for	Rankruntev	nage 6			

Best Case Bankruptcy

Case 15-41027 Doc 1 Filed 12/02/15 Entered 12/02/15 22:17:44 Desc Main Page 59 of 73 Document Debtor 1 **Tommy Tully** Debtor 2 Ivette Tully Case number (if known) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tommy Tully /s/ Ivette Tully **Tommy Tully Ivette Tully** Signature of Debtor 1 Signature of Debtor 2 Date December 2, 2015 **Date December 2, 2015** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ☐ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

☐ Yes. Name of Person

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Debtor 1	Tommy Tully	
Debtor 2	Ivette Tully	Case number (if known)

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 2, 2015	Signature	/s/ Tommy Tully	
			Tommy Tully	
			Debtor	
Date	December 2, 2015	Signature	/s/ Ivette Tully	
			Ivette Tully	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Fill in this infor						
Debtor 1	Tommy Tully					
	First Name	Middle Name	Last Name			
Debtor 2	Ivette Tully					
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number _					_	Charle if this is an
(II KIIOWII)						Check if this is an
						amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any cred	itors that	t you listed i	n Part 1	of Sched	lule D: C	reditors	Who Have	e Claim	s Secure	ed by Proper	ty (Official	Form 106	D), fill in the
information I	below.												

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Capital One Auto Finance name:	<ul><li>☐ Surrender the property.</li><li>☐ Retain the property and redeem it.</li></ul>	□ No
Description of property securing debt:  2012 Toyota Sienna 2012 Toyota Sienna	■ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]:	■ Yes
Creditor's Toyota Motor Credit Co	■ Surrender the property.	□ No
name:  Description of property 2012 Toyota Tundra 2012 Toyota Tundra securing debt:	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	■ Yes

#### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

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B8 (I	Form 8) (12/08)						Page 2	
Les	ssor's name:	<b>Donnely Properties</b>				□ No	ŭ	
						■ Yes		
	scription of leased operty:	House lease \$1,400/month expires	Oct 2017					
	rt 3: Sign Below							
		ry, I declare that I have indicated my inte ct to an unexpired lease.	ention abou	ıt a	ny property of my estate that so	ecures a debt and	any personal	
X	/s/ Tommy Tull	у	X	X /s/ Ivette Tully				
Tommy Tully Signature of Deb				Ιv	ette Tully	V		
		tor 1		Signature of Debtor 2				
	Date <b>Decen</b>	nber 2, 2015	Da	ite	December 2, 2015			

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee
 \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 15-41027 Doc 1 Filed 12/02/15 Entered 12/02/15 22:17:44 Desc Main Document Page 67 of 73

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Northern District of Illinois

In 1	Tommy Tully re Ivette Tully		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMP	ENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the f be rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy,	or agreed to be paid	to me, for services r	
	For legal services, I have agreed to accept		\$	1,200.00	
	Prior to the filing of this statement I have receive			1,200.00	
	D 1 D		Φ.	0.00	
2.	\$335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
	= Bestor = Guner (speenly).				
5.	■ I have not agreed to share the above-disclosed co	mpensation with any other person	unless they are mem	bers and associates of	of my law firm.
	☐ I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the				law firm. A
6.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspect	s of the bankruptcy of	ease, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and ret</li> <li>b. Preparation and filing of any petition, schedules, s</li> <li>c. Representation of the debtor at the meeting of cred</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors t reaffirmation agreements and applications of the secured creditors of the secured creditors to the secured creditors of the secured creditors o</li></ul>	statement of affairs and plan which ditors and confirmation hearing, ar o reduce to market value; exe ations as needed; preparation	n may be required; and any adjourned hea emption planning	rings thereof; ; preparation and	filing of
7.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.			es, relief from sta	ay actions or
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the	debtor(s) in
	December 2, 2015	/s/ David Cutler			
	Date	<b>David Cutler</b> Signature of Attorne			
		Cutler & Åssocia			
		4131 Main Street Skokie, IL 60076			
		847-673-8600 Fa			
		david@cutlerItd.c	com		

### **United States Bankruptcy Court** Northern District of Illinois

In re	Tommy Tully Ivette Tully		Case No.	
		Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors: _	45
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credit	tors is true and	correct to the best of my
Date:	December 2, 2015	/s/ Tommy Tully Tommy Tully		
Date:	December 2, 2015	Signature of Debtor  /s/ Ivette Tully		
		Ivette Tully		
		Signature of Debtor		

Acs/dept Of Ed C/o Acs Utica, NY 13501

Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622

Bank Of America Correspondence FL-1-908-01-49 Po Box 31785 Tampa, FL 33631

Best Buy Attn: Bankruptcy Department P.O. Box 9312 Minneapolis, MN 55440

Blitt & Gaines 661 W Glenn Ave Wheeling, IL 60090

Calvary Portfolio Services 500 Summit Lake Dr Ste 400 Valhalla, NY 10595

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Auto Finance 7933 Preston Rd Plano, TX 75024

CECRB/Ikea Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850 Citi Corp Credit Services Citicorp Cred Srvs/ Centralized Bankrupt Po Box 790040 St Louis, MO 63179

Citibank Citicorp Credt Srvs/Centralized Bankrupt Po Box 790040 Saint Louis, MO 63179

Citibank Citicorp Credit Srvs/: Centralized Bankr Po Box 790040 Saint Louis, MO 63179

Citistudntln Po Box 95 Sioux Falls, SD 57117

Comenity Bank PO Box 182789 Columbus, OH 43218

Cons Rec Sys 2650 Thousand Oaks Memphis, TN 38118

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193

Dept Of Ed/Nelnet Attn: Claims Po Box 82505 Lincoln, NE 68501

Discover Financial Services Attn: Bankruptcy Po Box 3025 New Alabany, OH 43054

Fingerhut 6250 Ridgewood Rd St Cloud, MN 56303

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Ford Credit National Bankrupcy Service Center Po Box 62180 Colorado Springs, CO 80962

HSBC/DMCCB Hsbc Card Services Po Box 5246 Carol Stream, IL 60197

JB Robinson/Sterling Jewelers Sterling Jewelers Po Box 1799, Attn: Bankruptcy Akron, OH 44309

Jefferson Capital Systems, LLC 16 Mcleland Rd Saint Cloud, MN 56303

Lvnv Funding Llc Po Box 10497 Greenville, SC 29603

Midland Funding 2365 Northside Dr Suite 300 San Diego, CA 92108

Navient Attn: Claims Dept Po Box 9500 Wilkes-Barr, PA 18773

Paypal PO Box 2667 Houston, TX 77252

Paypal PO Box 105658 Atlanta, GA 30348 Pellettieri 991 Oak Creek Dr Lombard, IL 60148

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

Simm Associates 800 Pencader Dr Newark, DE 19702

Slc Conduit I Llc 701 E 60th St N Sioux Falls, SD 57104

Student Loan Corp Po Box 30948 Salt Lake City, UT 84130

Syncb/toysrus Attn: Bankrupty Po Box 103104 Roswell, GA 30076

Syncb/value City Furni 950 Forrer Blvd Kettering, OH 45420

Synchrony Bank/ HH Gregg Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Synchrony Bank/Walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Synchrony Bank/Walmart Po Box 965024 El Paso, TX 79998

Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

Toyota Motor Credit Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52408

Toyota Motor Credit Co Toyota Financial Services Po Box 8026 Cedar Rapids, IA 52408

Turner Acceptance Crp 5900 W Howard St Skokie, IL 60077

Us Dept of Ed/Great Lakes Educational Lo 2401 International Madison, WI 53704